

# Start Fresh! Student Workbook



Get started on your path  
to financial stability!



# Acknowledgements

The Bank On Louisville Start Fresh! curriculum and financial education resources were developed to assist programs across the community offering specific financial education training sessions for the unbanked and underbanked. Start Fresh! is a product of the Bank On Louisville (BOL) initiative.

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Our sincere thanks to BOL's preferred financial education providers, who bring Start Fresh! to learning spaces across the city:

Apprisen

Louisville Urban League

Louisville Metro Department of Community Services and Revitalization

This set of adult financial education materials were a collective effort. Content development and editorial services were provided by the following BOL Financial Education Committee members:

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# Welcome

## Who We Are

Bank On Louisville is an engine to collaboratively strengthen our community's economic well-being through improved access to mainstream financial education and services.

We work with people who don't use, don't have, or cannot open an account with a financial institution. Our goal is to connect you with financial services and education to help you manage your money well, and keep more of it by avoiding expensive services like check cashers and payday lenders.



## What is Start Fresh!?

Start Fresh! is a workshop for people who want to gain new information and tools to use second-chance or new checking accounts. This workshop will help you think about your relationship with money and plan how you will make mainstream financial services work for you. When you finish this workshop, you'll get a certificate you can use to open a new account. Your instructor will tell you how and where you can use this certificate. Your Start Fresh! certificate is valid for 30 days after you receive it. Go to page 32 of this book for more information about using your certificate.

If your banking history includes fraud, you may need to take additional steps to open a new checking account. Call Bank On Louisville at 502.574.5156 for help.

For information about other Bank On Louisville opportunities, initiatives, or publications visit our website at [www.BankOnLouisville.com](http://www.BankOnLouisville.com).

*Bank On Louisville is brought to you by Louisville Metro Government, Department of Community Services and Revitalization Financial Empowerment/economic Development (FEeD) division, in partnership with the financial institutions listed on page 32, and with over 100 non-profit and government stakeholders.*



DEPARTMENT OF  
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# Table of Contents

## Table of Contents

**Section One: Getting Started .....6**

**Section Two: Using Your Account .....10**

**Section Three: Your Spending Plan .....22**

**Section Four: Setting Your Goals .....26**

**Section Five: Bank Safe, Bank Smart .....28**

**Resources.....30**

**Glossary of Financial Terms.....34**

You'll see the pathway pattern on the front cover and throughout this workbook. When you see a single piece that says *Your Turn*, like the one at right, you'll be completing a learning activity.



When you see the entire pathway, like the one at left, stop, think about and respond to the questions you find.

The pathway pattern is also a reminder that achieving financial stability is a pathway with many steps. This workbook with learning activities, questions, and tips in it are a resource you can return again and again to as you move along your own pathway to financial stability.

Start Fresh! is a great first step to get on solid financial footing. Once you complete Start Fresh!, you will decide other steps on your journey to achieving your financial goals. Bank On Louisville can help you take those steps.



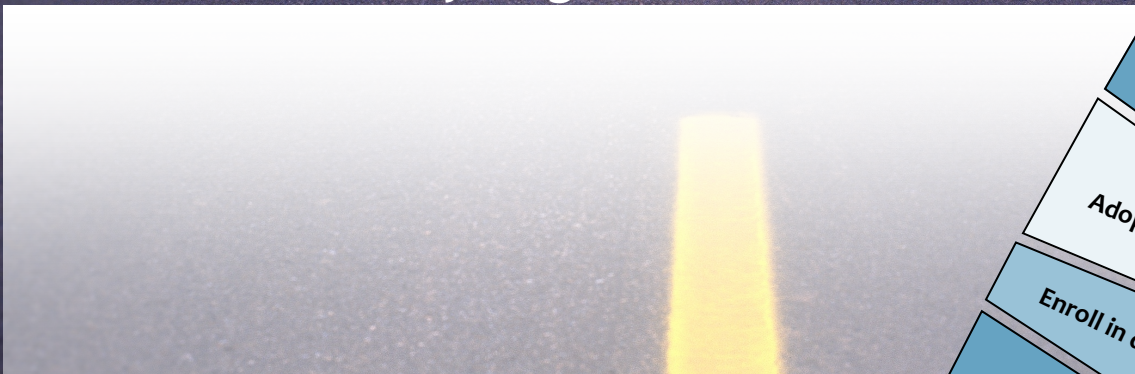
## Where do you want to go with your money?

Before we get started, it's important to talk first about why money matters. Your relationship to your money is personal and significant to you. It affects how you spend, save, and manage your finances. This workbook will help you think about that relationship. When you think about how you relate to your money, you can set goals and plan for your financial future in the way that works best for you.

A bank or credit union account is a key tool in becoming financially stable. But before you pick an account, it's smart to study up on all of the options and choose what fits you best.

Start Fresh! will help you decide how to choose and use your account and what you want to get from it.

How will your money get you where you want to go?  
Write down some of your goals here.



Build credit

Pay down debt

Start saving

Adopt a spending plan

Enroll in direct deposit

Track spending

Open a checking account



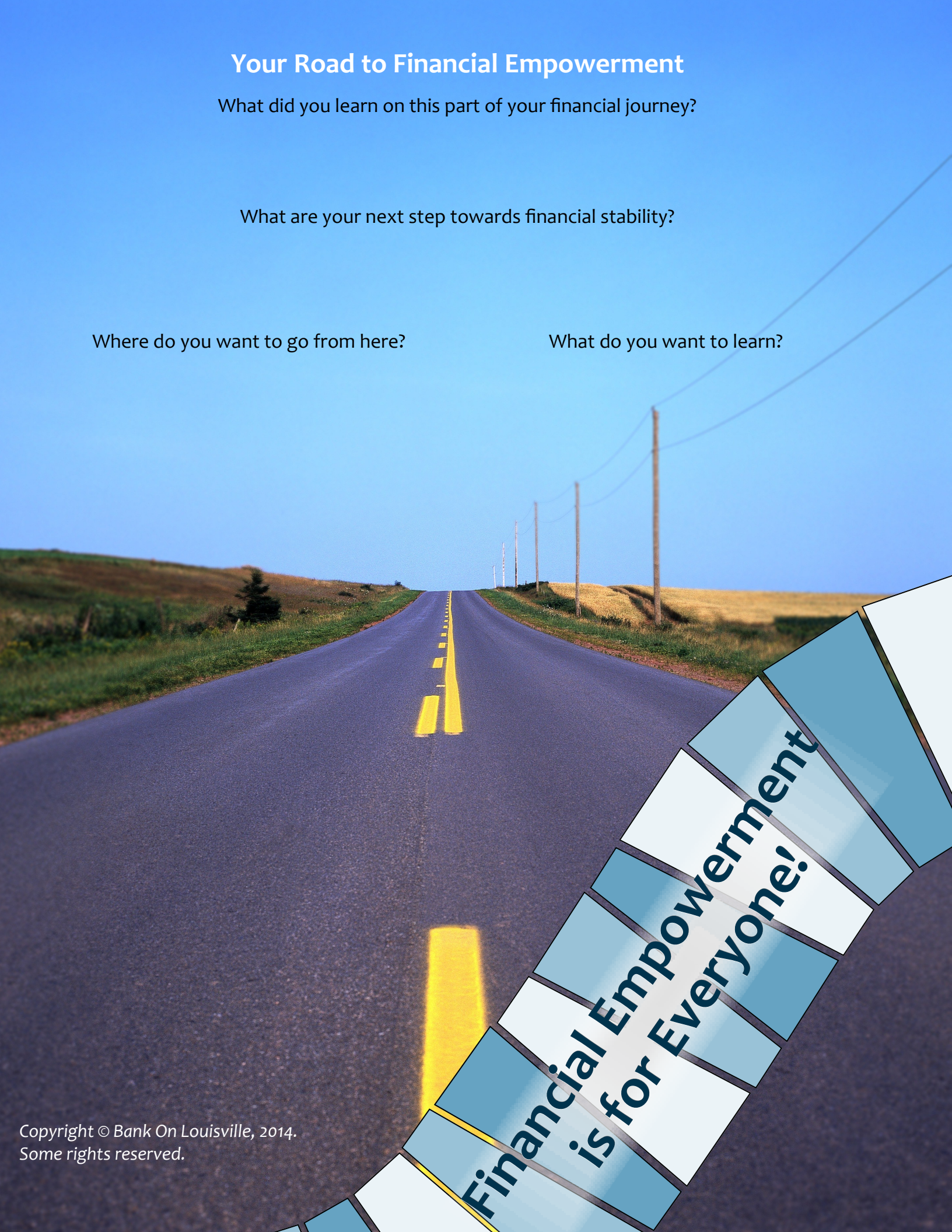
# Your Road to Financial Empowerment

What did you learn on this part of your financial journey?

What are your next step towards financial stability?

Where do you want to go from here?

What do you want to learn?



**Financial Empowerment  
is for Everyone!**





To view the entire workbook or find out more information, contact Bank On Louisville at [BankOnLouisville@louisvilleky.gov](mailto:BankOnLouisville@louisvilleky.gov).

**Financial Empowerment  
is for Everyone!**